



■ INSURANCE

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insurance can expect to save a significant amount of money as a result. Though figures vary as to just how much consumers can save by consolidating their coverage, it's not unrealistic that consumers can save as much as 15 percent by consolidating their coverages. An insurance carrier with a strong rating is a much better bet when consolidating, as such firms are more financially sound and more capable of offering better deals.

* Negotiate a better deal. It's easy for policy holders to stay with a company they have been with for years. However, it behooves consumers to periodically see what's out there and shop around for a lower rate. If you get a quote that's far less than what you're paying now, get the quote in writing and take it to your current insurance provider. If you have a solid record with few claims, chances are strong the provider will match the offer, saving you the trouble of switching providers.

Auto insurance is part of owning a vehicle. But drivers should know their rates are not set in stone and there are often savings to be had.

New car not in the budget for many families

Having a family, owning your own home and driving a new car is a common goal of many people. But at least one item on that list has now become much less affordable for the average person.

Now that many of the auto-buying incentives instituted to help reinvigorate the auto industry have expired, the average consumer is being priced out of a new vehicle. According to data from TrueCar.com, the average automobile -- at a cost of \$30,500 in 2012 -- is now more expensive than ever before. Furthermore, information from a 2013 Car Afford-

ability Study conducted by Interest.com said that most households across America cannot afford a car payment on a new vehicle. In fact, it was determined that only residents of Washington, D.C., with an annual income of roughly \$86,000, could afford the average sticker price of a new vehicle and the roughly \$550 per month it would cost to finance that vehicle. When factoring in housing costs, insurance and the cost of food, only average citizens in San Francisco, Boston and Baltimore are within spitting distance of being able to afford a new car.

The Interest.com research used certain qualifiers in determining the maximum amount the average family could pay for a new car. Researchers calculated 10 percent of the monthly, median gross household income for each metropolitan city and subtracted the average monthly insurance premium. The site also considered three key factors, often referred to as the "20/4/10" rule, which involves a down payment of at least 20 percent, auto financing lasting no longer than four years and principal, interest and insurance not exceeding 10 percent

of a household's gross income. Using that as a foundation, the study determined most households cannot afford the mean price of \$30,000 for a new car and must look to other options, including previously owned vehicles or leasing a vehicle. Dealerships now offer warranties and certification on pre-owned vehicles that not only make them more affordable but also offer peace of mind to owners worried about buying a lemon. Furthermore, many preowned vehicles are lease turn-ins that are only three years old and have few miles on them thanks to mileage re-

strictions common to many leasing agreements.

Consumers looking for an affordable vehicle might want to downsize their next car or go without certain options. Cars rolling off of the assembly lines are packed with many features that some buyers can do without. If you desire all of the bells and whistles in your vehicle, you may want to consider a compact car that boasts the desired features instead of a midsize one. The smaller vehicle might have a lower sticker price, and you will still get the options on your list.

Cloudy headlamps a significant safety concern

(MS) -- Many drivers feel less comfortable behind the wheel at night than they do during the day, when daylight makes it easier to see fellow motorists as well as pedestrians. Nighttime can compromise a driver's vision, and that reduced vision is a key factor in traffic fatalities, nearly half of which occur at night.

Though traffic accidents are a byproduct of a host of factors, headlamp clouding is one of them and a growing problem for many motorists. Vehicles equipped with plastic headlamp lenses can become hazed and yellowed from the effects of sun-

light, ozone, road pollution and the chemicals used in car washes. When driving at night, cloudy headlamps combine with little or no natural light to decrease visibility and pose a significant safety threat to drivers, their passengers and fellow motorists. Drivers cannot increase the amount of natural light at night, but there are steps they can take to improve their nighttime visibility.

* Address cloudy headlamps. Plastic headlamp lenses, especially as they age, reduce headlight output considerably, compromising nighttime vision

and the safety of drivers and their passengers. But as potentially dangerous as cloudy headlamps can be, it's just as easy for drivers to address the issue before it becomes a problem. Employing an advanced technology that works with minimal effort, the Philips Headlight Restoration Kit is designed for do-it-yourselfers and can help restore headlight lenses to like-new condition in less than 30 minutes. In lieu of a costly headlamp replacement, the Philips Headlight Restoration Kit allows motorists to quickly and significantly improve the light output of their

headlamps, taillights, turn signals and reflective lens covers.

* Keep wiper blades fresh. Vision is already compromised at night, when the lack of natural light can make it difficult to see pedestrians or animals on the road. That visibility is only further compromised by brittle or ineffective wiper blades, which should be changed every 90-120 days to ensure optimal performance. Drivers who live in areas with heavy rain or snowfall should inspect their wiper blades more frequently, especially if there is pitting on the windshield.

* Check the windshield washer periodically. The windshield washer is an often overlooked aspect of vehicle maintenance. Unfortunately, it's typically too late by the time many motorists notice an issue with their windshield washer. Don't fall victim to a faulty windshield washer in the middle of a rainstorm or a blizzard. Inspect the windshield washer periodically to ensure it's working properly and keep the fluid level topped off so it's there when you need it.

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